

Exhibit A

Atlantic Recovery Solutions, LLC
 33 Dodge Rd. Suite 108
 Getzville, NY 14068
 (833) 914-9700
 From 8am to 7pm EST, Monday to Thursday
 From 8am to 5pm EST, Friday
www.atlanticrecoveryolutions.com

To: Joel B Steinmetz

Reference:

Atlantic Recovery Solutions, LLC is a debt collector. We are trying to collect a debt that you owe to First National Bank Of Omaha. We will use any information you give us to help collect the debt.

Our information shows:

You had a VISA (Apple Bank) from First National Bank Of Omaha with account number

As of 4/30/2020, you owed:

Between 4/30/2020 and today:

You were charged this amount in interest:	+ 0
You were charged this amount in fees:	+ 0
You paid or were credited this amount	- 0
Toward the debt:	
Total amount of the debt now:	\$1,365.41



Notice: See reverse side for important information.

How can you dispute the debt?

- Call or write to us by **February 18, 2022**, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by **February 18, 2022**, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at info@atlanticrecoveryolutions.com

What else you can do?

- Write to ask the name and address of the original creditor, if different from the current creditor. If you write by February 18, 2022, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at info@atlanticrecoveryolutions.com
- Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

How do you want to respond?

Check all that apply

- ☐ I want to dispute the debt because I think:
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (Please describe on reverse or attach additional information)
- ☐ I want you to send me the name and address of the original creditor.
- ☐ I enclosed this amount: \$

Make your check payable to Atlantic Recovery Solutions, LLC. Include the reference number

- ☐ Quiero este formulario en español.

Mail this form to:
 Atlantic Recovery Solutions, LLC
 PO Box 156
 Getzville, NY 14051

Joel B Steinmetz

NEW YORK STATE RESIDENTS: “ If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay a debt:

1. Supplemental security income, (SSI);
 2. Social security;
 3. Public assistance(welfare);
 4. Spousal support, maintenance (alimony) or child support;
 5. Unemployment Benefits;
 6. Disability benefits;
 7. Workers’ compensation benefits;
 8. Public or private pensions;
 9. Veterans’ benefits;
 10. Federal student loans, federal student grants, and federal work study funds; and
 11. Ninety percent of your wages or salary earned in the last sixty days.”
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New York City Department of Consumer Affairs License Number: 1470979